Fill in this information to identify the case? 2725	Doc Filed 01/08/20	Page 1 of 4
Debtor 1 Eric A. Newman		
Debtor 2 (Spouse, if filling) Deborah A. Newman		
United States Bankruptcy Court for the:	District of Maryland (State)	
Case number 14-22725		

Form 4100R			
Response to	o Notice of Final Cure Paym	nent	10/15
According to Bankrupto	cy Rule 3002.1(g), the creditor responds to the trustee's	s notice of final cure pay	ment.
Part 1: Mortgage	Information		
Trustee of the Iglo	U.S. Bank Trust National Association, as o Series III Trust number you use to identify the debtor's account:  3419 Fairview Rd. Number Street  Gwynn Oak, MD 21207 City State ZIP Code	3 2 0 9	Court claim no. (if known): 3-1
Check one:	n Default Payments  nat the debtor(s) have paid in full the amount required to	o cure the prepetition def	ault
	s that the debtor(s) have paid in full the amount required claim. Creditor asserts that the total prepetition amount s:		
Part 3: Postpetition	on Mortgage Payment		
Check one:			
	at the debtor(s) are current with all postpetition paymen ode, including all fees, charges, expenses, escrow, and		!(b)(5) of
The next postpetion	tion payment from the debtor(s) is due on: $\frac{1}{MM}$	DD / YYYY	
	at the debtor(s) are not current on all postpetition paymer Code, including all fees, charges, expenses, escrow, a		22(b)(5)
Creditor asserts the	hat the total amount remaining unpaid as of the date of	this response is:	
<ul> <li>a. Total postpetit</li> </ul>	tion ongoing payments due: $7/1/19$ - $1/20/20$ payments	nts due @ \$1879.25	(a) \$ <u>13154.75</u>
b. Total fees, cha	arges, expenses, escrow, and costs outstanding:	Escrow Deficiency	+ (b) \$ 2117.72
c. <b>Total.</b> Add line	es a and b.		(c) \$ 15272.47
	hat the debtor(s) are contractually constpetition payment(s) that first became $\frac{07}{MM} = \frac{1}{100}$	01 / 2019 DD /YYYY	

Debtor 1 Eric A. Newman Case number (if known) 14-22725

## Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

☐ I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

Print Christopher T. Peck

First Name

Idle Name Last Name

Company McMichael Taylor Gray, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Dr., Suite 260

lumber Stree

Peachtree Corners, GA 30092

City State ZIP Code

Contact phone ( 404) 474 - 7149 Email cpeck@mtglaw.com

Title



Newman, Eric & Deborah

8/1/2019

9/1/2019

10/1/2019

11/1/2019

12/1/2019

1/1/2020

\$1,879.25

\$1,879.25

\$1,879.25

\$1,879.25

\$1,879.25

\$1,879.25

Loan Information

14-22725

08/13/14

11/26/14

\$13,661.09 09/01/14

09/11/15

\$5,885.96

Loan # Borrower

BK Case #

Date Filed

**POC Filed** 

**POC Amount** 

1st Post Due Date
Agreed Order Date

Agreed Order Amount

			Payment Change Noti	ices					
	Date	P&I	Escrow	Total	Notice Filed				
•	9/1/2014			\$1,251.99	w/POC				
ı	1/1/2017	\$931.23	\$330.05	\$1,261.28					
	6/1/2019			\$1,879.25					
				\$0.00					

Date	Amount Rcvd	Post-Petition Due Date	Amt Due	Over/Short	POC Arrears Balance	Payment Date	Payment Amount	POC Paid to Date	Comments
					\$13,661.09	•		\$6,222.68	
01/19/17	\$1,588.48	01/01/17	\$1,261.28	\$327.20	\$13,661.09	01/19/17	\$299.84	\$6,522.52	
02/21/17	\$1,270.49	02/01/17	\$1,261.28	\$336.41	\$13,361.25	02/23/17	\$299.84	\$6,822.36	
03/27/17	\$1,270.49	03/01/17	\$1,261.28	\$345.62	\$13,061.41	04/18/17	\$149.92	\$6,972.28	
4/27/2017	\$1,270.49	04/01/17	\$1,261.28	\$354.83	\$12,911.49	05/12/17	\$599.68	\$7,571.96	
06/04/17	\$1,270.49	05/01/17	\$1,261.28	\$364.04	\$12,311.81	07/13/17	\$299.84	\$7,871.80	
07/11/17	\$2,475.30	06/01/17	\$1,261.28	\$1,578.06	\$12,011.97	06/30/17	\$299.84	\$8,171.64	
09/11/17	\$1,270.49	07/01/17	\$1,261.28	\$1,587.27	\$11,712.13	07/31/17	\$299.84	\$8,471.48	
09/27/17	\$1,270.49	08/01/17	\$1,261.28	\$1,596.48	\$11,412.29	08/31/17	\$461.07	\$8,932.55	
10/25/17	\$1,270.49	09/01/17	\$1,261.28	\$1,605.69	\$10,951.22	09/29/17	\$307.38	\$9,239.93	
11/15/17	\$1,270.49	10/01/17	\$1,261.28	\$1,614.90	\$10,643.84	10/31/17	\$299.84	\$9,539.77	
12/18/2017	\$1,270.94	11/01/17	\$1,261.28	\$1,624.56	\$10,344.00	12/19/17	\$299.84	\$9,839.61	
01/04/18	\$1,270.94	12/01/17	\$1,261.28	\$1,634.22	\$10,044.16	01/16/18	\$299.84	\$10,139.45	
02/16/18	\$1,270.94	01/01/18	\$1,261.28	\$1,643.88	\$9,744.32	02/08/18	\$299.84	\$10,439.29	
05/14/18	\$2,541.88	02/01/18	\$1,261.28	\$2,924.48	\$9,444.48			\$10,439.29	
06/28/18	\$1,270.94	3/1/2018	\$1,261.28	\$2,934.14	\$9,444.48		\$299.84	\$10,739.13	
07/02/18	\$1,270.94	4/1/2018	\$1,261.28	\$2,943.80	\$9,144.64			\$10,739.13	
08/29/18	\$1,270.94	5/1/2018	\$1,261.28	\$2,953.46	\$9,144.64			\$10,739.13	
10/01/18	\$1,270.94	6/1/2018	\$1,261.28	\$2,963.12	\$9,144.64			\$10,739.13	
11/23/18	\$1,270.94	7/1/2018	\$1,261.28	\$2,972.78	\$9,144.64			\$10,739.13	
12/13/18	\$1,270.94	8/1/2018	\$1,261.28	\$2,982.44	\$9,144.64			\$10,739.13	
01/16/19	\$1,270.94	9/1/2018	\$1,261.28	\$2,992.10	\$9,144.64			\$10,739.13	
03/13/19	\$1,270.94	10/1/2018	\$1,261.28	\$3,001.76	\$9,144.64			\$10,739.13	
04/26/19	\$1,270.94	11/1/2018	\$1,261.28	\$3,011.42	\$9,144.64			\$10,739.13	
06/04/19	\$1,270.94	12/1/2018	\$1,261.28	\$3,021.08					
07/17/19	\$1,742.58	1/1/2019	\$1,261.28	\$3,502.38	1				
08/14/19	\$1,742.58	2/1/2019	\$1,261.28	\$3,983.68	1				
		3/1/2019	\$1,261.28	\$2,722.40	1				
		4/1/2019	\$1,261.28	\$1,461.12	7				
		5/1/2019	\$1,261.28	\$199.84	]				
11/06/19	\$1,742.58	6/1/2019	\$1,879.25	\$63.17					
		7/1/2019	\$1,879.25	-\$1,816.08					
		9/1/2010	¢1 070 2E	¢2.60E.22					

-\$3,695.33

-\$5,574.58

-\$7,453.83 -\$9,333.08

-\$11,212.33

-\$13,091.58

### **CERTIFICATE OF SERVICE**

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **RESPONSE TO NOTICE OF FINAL CURE PAYMENT** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

# Via First Class Mail, Postage Prepaid:

Eric A. Newman 3419 Fairview Road Gwynn Oak, MD 21207

Deborah A. Newman 3419 Fairview Road Gwynn Oak, MD 21207

### Via CM/ECF:

Jeffrey M. Sirody Jeffrey M. Sirody and Associates, P.A. 1777 Reisterstown Road Suite 360 E Baltimore, MD 21208

Robert S. Thomas, II 300 E Joppa Road, Suite 409 Towson, MD 21286 *Trustee* 

This 8th Day of January, 2020.

/s/ Christopher T. Peck
Christopher t. Peck
MD Bar No.: 1012160024
McMichael Taylor Gray, LLC
3550 Engineering Drive
Suite 260
Peachtree Corners, GA 30092
404-474-7149
cpeck@mtglaw.com